

Information to identify the case:

Debtor 1	<u>Stanley Y Goya</u>	Social Security number or ITIN	xxx-xx-4409
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Gemma T Goya</u>	Social Security number or ITIN	xxx-xx-6579
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-12752-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stanley Y Goya

Gemma T Goya

5/18/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stanley Y Goya
 Gemma T Goya
 Debtors

Case No. 18-12752-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 45

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db/jdb Stanley Y Goya, Gemma T Goya, 173-175 West 30th Street, Apt 1, Bayonne, NJ 07002
 517329386 +Bayonne Medical Center, PO Box 1438, Newark, NJ 07101-1438
 517329389 +City of Bayonne, 630 Avenue C, Bayonne, NJ 07002-3898
 517329390 +City of Bayonne, Tax Collectors Office, 630 Avenue C, Bayonne, NJ 07002-3878
 517329392 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 517329394 +EZ Pass, PO Box 4971, Trenton, NJ 08650-4971
 517329395 +Faloni & Associates LLC, 165 Passaic Avenue Suite 201B, Fairfield, NJ 07004-3592
 517329396 +Fein Such Kahn & Shepard, Attorneys At Law, 7 Century Drive, #201, Parsippany, NJ 07054-4609
 517329398 +Garden State Healthcare Assoc, PO Box 20503, Newark, NJ 07101-5503
 517329402 +HSBC, c/o Specialezd Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
 517329400 +Hackensack NJ Medical Group, 92 Summit Avenue, Hackensack, NJ 07601-1263
 517329401 +Hackensack Radiology Grp, PO Box 6750, Portsmouth, NH 03802-6750
 517329403 +Louis Soto Rios, Court Officer, PO Box 8203, North Bergen, NJ 07047-8203
 517329408 +New Jersey Imaging Network, 27695 Network Place, Chicago, IL 60673-1276
 517329415 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
 517329416 +Schachter Portnoy LLC, 3490 U.S. Highway 1, Princeton, NJ 08540-5920
 517329417 +Shapiro & DeNardo LLC, Attorneys At Law, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
 517329418 +Specialized Loan Servicing/SLS, Attn: Bankruptcy, PO Box 636005, Littleton, CO 80163-6005
 517329419 +United Healthcare Insurance, Oxford, 4 Research Drive, Shelton, CT 06484-6242
 517329420 +Universal Radiology Trinita, Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
 517329421 +University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075
 517329422 +Vanz LLC, 577 Hamburg Tpke, Wayne, NJ 07470-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 19 2018 00:03:51 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 19 2018 00:03:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM May 19 2018 03:28:00 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
 517329385 +EDI: AIS.COM May 19 2018 03:28:00 American InfoSource LP, as Agent for Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 517329397 EDI: BANKAMER.COM May 19 2018 03:28:00 FIA Card Services, PO Box 982236, El Paso, TX 79998
 517329387 E-mail/Text: bankruptcy@cavps.com May 19 2018 00:04:07 Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
 517329388 +E-mail/Text: ering@cbhv.com May 19 2018 00:03:44 CBHV, PO Box 831, Newburgh, NY 12551-0831
 517329391 +E-mail/Text: ering@cbhv.com May 19 2018 00:03:44 Collection Bureau Hudson Valley, Inc., Po Box 831, Newburgh, NY 12551-0831
 517329393 +E-mail/Text: bankruptcy.bnc@ditech.com May 19 2018 00:03:34 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
 517329399 +EDI: RMSC.COM May 19 2018 03:28:00 GE Money Bank, PO Box 96001, Orlando, FL 32896-0001
 517329404 +EDI: RESURGENT.COM May 19 2018 03:28:00 LVNV Funding, PO Box 10587, Greenville, SC 29603-0587
 517329405 +EDI: RESURGENT.COM May 19 2018 03:28:00 LVNV Funding, c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
 517329406 +EDI: MID8.COM May 19 2018 03:28:00 Midland Funding, 8875 Aero Drive Suite 200, San Diego, CA 92123-2255
 517329407 +EDI: MID8.COM May 19 2018 03:28:00 Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
 517329409 +E-mail/Text: bcwrtoff@cablevision.com May 19 2018 00:04:45 Optimum Cable, 685 Broadway, Bayonne, NJ 07002-4724
 517329411 EDI: PRA.COM May 19 2018 03:28:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
 517329410 +EDI: PRA.COM May 19 2018 03:28:00 Portfolio Recover Associates LLC, 140 Corporate Blvd, Norfolk, VA 23502-4952
 517329413 +E-mail/Text: bkdepartment@rtresolutions.com May 19 2018 00:04:02 Real Time Resolutions, 1349 Empire Central Drive Suite 150, Dallas, TX 75247-4029
 517329414 +E-mail/Text: bkdepartment@rtresolutions.com May 19 2018 00:04:02 Real Time Resolutions, PO Box 36655, Dallas, TX 75235-1655
 517329412 +E-mail/Text: bkdepartment@rtresolutions.com May 19 2018 00:04:02 Real Time Resolutions, PO Box 731940, needed, Dallas, TX 75373-1940
 517330546 +EDI: RMSC.COM May 19 2018 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517329423 +EDI: BLUESTEM May 19 2018 03:28:00 Web Bank, 215 South State Street, Suite 800, Salt Lake City, UT 84111-2339
 517329424 +EDI: WFFC.COM May 19 2018 03:28:00 Wells Fargo Bank, PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 23

District/off: 0312-2

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
John Sywilok on behalf of Trustee John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
Kevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association as Trustee et al... kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Nicholas Fitzgerald on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com
Nicholas Fitzgerald on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com
Sarah J. Crouch on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com, nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com
Sarah J. Crouch on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com, nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9